

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: MARK A RAY, SR  
SANDRA A RAY

CHAPTER 13

Debtor(s)

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE  
Movant

CASE NO: 1-17-02221-HWV

**Withdrawal of Certificate of Default**

AND NOW, on January 10, 2023, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee, and requests that the Certificate of Default filed on or about January 9, 2023 be withdrawn. The concerns of the Trustee have now been satisfied.

Respectfully Submitted,

/s/ Jack N. Zaharopoulos  
Jack N. Zaharopoulos, Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
Phone: (717) 566-6097

Dated: January 10, 2023

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MARK A RAY, SR  
SANDRA A RAY

Respondent(s)

**CERTIFICATE OF SERVICE**

I hereby certify that the below parties were served a copy of this Withdrawal by First Class Mail from Hummelstown, PA, unless served electronically, at the below address on January 10, 2023.

CHAD J JULIUS ESQUIRE  
LAW OFFICES OF LESLIE D JACOBS  
8150 DERRY STREET  
HARRISBURG, PA 17111-5212

/s/ Matt Arcuri  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: info@pamd13trustee.com

Dated: January 10, 2023